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APPLICATION NUMBER	FILING OR 371 (c) DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/719,474	11/21/2003	Richard A. Graff	Graff-P2-03

28710  
PETER K. TRZYNA, ESQ.  
P O BOX 7131  
CHICAGO, IL 60680

CONFIRMATION NO. 3621

## FORMALITIES LETTER



\*OC000000013129495\*

Date Mailed: 07/01/2004

## NOTICE TO FILE CORRECTED APPLICATION PAPERS

*Filing Date Granted*

An application number and filing date have been accorded to this application. The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

The required item(s) identified below must be timely submitted to avoid abandonment:

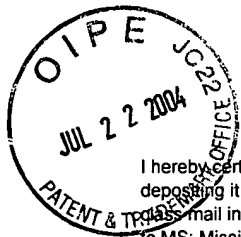
- Replacement drawings in compliance with 37 CFR 1.84 and 37 CFR 1.121 are required. The drawings submitted are not acceptable because:
  - The drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch). See Figures(s) 4, 5A-1, 5A-2, 5B-1, 5B-2, 5D-2.

Replies should be mailed to: Mail Stop Missing Parts  
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*A copy of this notice **MUST** be returned with the reply.*

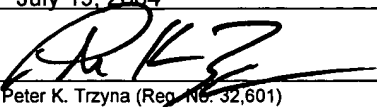
Customer Service Center  
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE



I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Missing Parts, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: July 19, 2004

Signed:   
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Graff-P2-03

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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Inventor	:	GRAFF, Richard A.
Serial No.	:	10/719,474
Filed	:	November 21, 2003
For	:	NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit	:	3629
Examiner	:	

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Honorable Commissioner of Patents  
and Trademarks  
Washington, D.C. 20231

**TRANSMITTAL LETTER**

S I R :

Transmitted herewith for filing in the above-identified patent application are the following:

1. Response to Notice to File Corrected Application Papers;
2. Notice to File Corrected Application Papers; and
3. Figures 1-6, Sheets 1-17.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'PKT', written over a horizontal line.

Peter K. Trzypa  
(Reg. No. 32,601)

Date: July 19, 2004

P.O. Box 7131  
Chicago, IL 60680-7131  
(312) 240-0824



I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: Missing Parts, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: July 19, 2004

Signed:

Peter K. Trzyna (Reg. No. 32,001)

PATENT

Paper No.

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**RESPONSE TO NOTICE TO FILE  
CORRECTED APPLICATION PAPERS**

S I R :

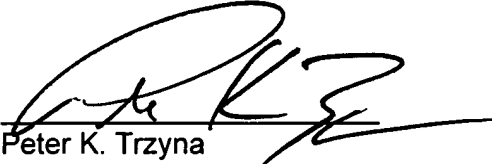
On July 1, 2004, the PTO mailed a Notice to File Corrected application Papers that stated the above-identified application was filed with drawings that contained incorrect margin settings, a copy of the Notice is enclosed. In response, please enter the enclosed formal drawings, Figs. 1-6, sheets 1-17, in the above-identified patent application.

**APPLICANT CLAIMS SMALL ENTITY STATUS.** The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

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